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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/665,574	09/18/2000	Daniel I. Flitcroft	032668-026	6529

21839 7590 08/20/2003

BURNS DOANE SWECKER & MATHIS L L P
POST OFFICE BOX 1404
ALEXANDRIA, VA 22313-1404

[REDACTED] EXAMINER

BUCHANAN, CHRISTOPHER R

[REDACTED] ART UNIT

[REDACTED] PAPER NUMBER

3627

DATE MAILED: 08/20/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/665,574	FLITCROFT ET AL.
	Examiner	Art Unit
	Christopher R Buchanan	3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on _____.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-15 and 17-21 is/are pending in the application.
 - 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-15 and 17-21 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.
- 12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. 09/235,836.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.
- 14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - a) The translation of the foreign language provisional application has been received.
- 15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Information Disclosure Statement

1. The examiner was not able to consider documents listed in the IDS submitted by applicant on October 7, 2002, as the parent case (09/235,836) containing these documents was not available to the examiner at the time of this action. If the applicant could provide copies of these documents to the examiner, they will be considered.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-15 and 17-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (6,163,771) alone.

With regard to claims 1, 14, 15, 17, 20, and 21, Walker discloses a credit card system that includes a means for maintaining a pool of credit card numbers with identical formatting (col. 6 line 30+), assigning at least one of the numbers from the pool to be a master credit card number (col. 6 line 45+, col. 6 line 57+), randomly assigning at least one credit card number from the pool to be a limited-use number that is deactivated upon a use-triggered condition (col. 6 line 45+, col. 12 line 8+, col. 12 line 35+), transmitting and processing a transaction message (see Figs. 2 and 3A),

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authorizing or denying the transaction (310, Fig. 3A, col. 6 line 48+), and associating the master credit card number with the limited-use credit card number in a manner that prevents discovery of the master credit card number (col. 6 line 29+). With regard to the remaining (dependent) claims, the system includes a means for determining if a limited-use credit card number has been used and deactivating the number if it has been used (see Figs. 11A and 13, col. 7 line 30+, col. 12 line 35+). The limited-use credit card number could be good for only a single use (abstract) and could have a prescribed monetary value (col. 6 line 25, common practice). The system maintains a queue of available limited-use credit card numbers and once a given number has been deactivated it assigns a new limited-use number to the master number (col. 6 line 45+, col. 12 line 8+, Fig. 13). The system includes a means for providing an encrypted limited-use number to the user and it would be obvious to one skilled in the art that the number could be provided in a variety of manners (col. 4 line 1+).

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Walker et al. ('155) disclose a method for issuing and redeeming fixed amount gift certificates that draw on a credit card. Bishop et al. disclose a method for transferring funds over a network upon receiving an authorization signal. Walker et al. ('044) disclose a method for transferring funds from one credit card account to another, wherein the account numbers are not made available to provide security.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Christopher R Buchanan whose telephone number is 703-306-5782. The examiner can normally be reached on M-T 9-7.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Olszewski can be reached on 703-308-5183. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

CRB

Christopher Buchanan
August 13, 2003


Kenneth R. Rice
Primary Examiner

8/14/03